include: (i) public sector banks to fix their own targets for funding SMEs in order to achieve a minimum 20 percent year-on-year growth in credit to the SME sector, (ii) public sector banks to follow a transparent rating system with cost of credit linked to the credit rating of the enterprise, **(iii)** commercial banks to make concerted efforts to provide credit cover on an average to at least 5 new tiny, small and medium enterprises at each of their semi-urban/urban branches per year, (iv) special dispensation under the Credit Guarantee Scheme for all (a) loans upto Rs. 2 lakh, (b) North Eastern region (including Sikkim) and Jammu and Kashmir, (v) banks to adopt cluster-based approach for SME financing.

(c) According to the information furnished by the Reserve Bank of India (RBI), the outstanding loans provided by public sector banks to SSIs in Andhra Pradesh, as at the end of March, 2004 and March, 2005, were Rs. 3,733.96 crore and Rs. 4,345.24 crore respectively.

(d) The Policy Package announced by the government envisages that the public sector bank would fix their own targets for funding SMEs in order to achieve a minimum 20 percent year-on-year growth in credit to the SME sector, which includes the SSIs.

Investment in Electronic Sector

169. SHRI VIJAY J. DARDA: Will the Minister of SMALL SCALE INDUSTRIES be pleased to state:

(a) whether it is a fact that a German delegation recently explored the investment opportunity in India's electronic SME sector;

(b) if so, the details thereof; and

(c) whether any concrete steps have been taken by Government in this regard?

THE MINISTER OF SMALL SCALE INDUSTRIES (SHRI MAHAVIR PRASAD): (a) Government (in the Ministry of small Scale Industries) did not receive any German delegation for exploring the investment opportunity in India's electronic SME sector.

(b) and (c) Do not arise.